

1fw 3624  
Attorney Docket 072955-0101

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Hiroyuki OTA

Title: SYSTEM FOR COMPUTING PROBABILITY DISTRIBUTION OF LOAN  
LOSSES

Appl. No.: 09/540,890

Filing Date: 03/31/2000

Examiner: S. Snapp

Art Unit: 3624

**AMENDMENT TRANSMITTAL**

**Mail Stop Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an amendment in the above-identified application.

☐ Small Entity status under 37 C.F.R. § 1.9 and § 1.27 has been established by a previous assertion of Small Entity status.

☐ Assertion of Small Entity status is enclosed.

☒ The fee required for additional claims is calculated below:

	Claims As Amended		Previously Paid For		Extra Claims Present		Rate		Additional Claims Fee
Total Claims:	22	-	22	=	0	x	\$50.00	=	\$0.00
Independent Claims:	10	-	10	=	0	x	\$200.00	=	\$0.00
First presentation of any Multiple Dependent Claims:							+	\$360.00	= \$0.00
CLAIMS FEE TOTAL									= \$0.00

☐ Applicant hereby petitions for an extension of time under 37 C.F.R. §1.136(a) for the total number of months checked below:

<input type="checkbox"/>	Extension for response filed within the first month:	\$120.00	\$0.00
<input type="checkbox"/>	Extension for response filed within the second month:	\$450.00	\$0.00
<input type="checkbox"/>	Extension for response filed within the third month:	\$1,020.00	\$0.00
<input type="checkbox"/>	Extension for response filed within the fourth month:	\$1,590.00	\$0.00
<input type="checkbox"/>	Extension for response filed within the fifth month:	\$2,160.00	\$0.00
	EXTENSION FEE TOTAL:		\$0.00
<input type="checkbox"/>	Statutory Disclaimer Fee under 37 C.F.R. 1.20(d):	\$130.00	\$0.00
	CLAIMS, EXTENSION AND DISCLAIMER FEE TOTAL:		\$0.00
<input type="checkbox"/>	Small Entity Fees Apply (subtract ½ of above):		\$0.00
	TOTAL FEE:		\$0.00

☐ Please charge Deposit Account No. 19-0741 in the amount of \$0.00. A duplicate copy of this transmittal is enclosed.

☐ A check in the amount of \$0.00 is enclosed.

☒ The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

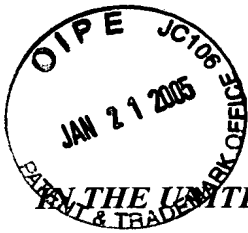
Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date January 21, 2005  
(Friday after Presidential Inauguration  
holiday)

FOLEY & LARDNER LLP  
**Customer Number: 22428**  
Telephone: (202) 945-6162  
Facsimile: (202) 672-5399

By Aaron C. Chatterjee  
Pavan K. Agarwal  
Registration No. 40,888  
Aaron C. Chatterjee  
Registration No. 41,398  
Attorneys for Applicant



Attorney Docket 072955-0101

Applicant: Hiroyuki OTA  
Title: SYSTEM FOR COMPUTING PROBABILITY DISTRIBUTION OF LOAN  
LOSSES  
Appl. No.: 09/540,890  
Filing Date: 03/31/2000  
Examiner: S. Snapp  
Art Unit: 3624

**AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.111**

**Mail Stop AMENDMENT**

Commissioner for Patents  
PO Box 1450  
Alexandria, Virginia 22313-1450

Sir:

This communication is responsive to the Non-Final Office Action dated October 20, 2004, concerning the above-referenced patent application.

**Amendments to the Specification** begin on page **2** of this document.

**Amendments to the Claims** are reflected in the listing of claims which begins on page **7** of this document.

**Remarks/Arguments** begin on page **16** of this document.

Please amend the application as follows: